

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) An electronic method for ~~applying for a~~ locating financial card ~~offers~~, comprising:
 - (a) storing in at least one database financial card data for participating financial institutions, said financial card data comprising terms for at least one financial card offer from each of said participating financial institutions;
 - (b) providing selection criteria associated with said financial card data from each of said participating financial institutions associated with said financial card data from each of said participating financial institutions;
 - (c) ~~prompting an applicant~~ a computer user for application data for use in assigning a rating to said ~~applicant-computer user~~ to locate financial card offers for said ~~applicant-computer user~~;
 - (d) analyzing said application data provided by said ~~applicant-computer user~~;
 - (e) assigning a rating to said ~~applicant-computer user~~ based on said analyzing of said application data;
 - (f) locating financial card offers for said ~~applicant-computer user~~ by comparing said rating of said ~~applicant-computer user~~ with said selection criteria of said financial card data for said participating financial institutions; and
 - (g) presenting to said ~~applicant-computer user~~ for review said financial card offers located for said ~~applicant-computer user~~ by comparing said rating of

said ~~applicant-computer user~~ with said selection criteria of said financial card data for said participating financial institutions.

2. (Currently Amended) The method of claim 1 further comprising sending said ~~applicant-computer user~~ a financial card in accordance with an accepted financial card offer.
3. (Original) The method of claim 1 wherein said rating is a financial risk rating.
4. (Previously Presented) The method of claim 1 wherein said participating financial institutions modify said financial card data.
5. (Original) The method of claim 1 further comprising the step of uploading said modified financial card data.
6. (Previously Presented) A method for presenting electronic financial card offers on a public network comprising:

creating a public network site, said site associated with an identifier for accessing said site;

defining terms for financial cards, said financial cards terms provided by a plurality of financial institutions;

associating selection criteria with each of said financial card terms provided by said plurality of financial institutions;

obtaining application data for a financial card applicant accessing said site using said identifier, said application data for use in providing a rating for said financial card applicant to locate offers for said applicant according to said selection criteria associated with said financial card terms provided by said plurality of financial institutions;

providing a rating for said financial card applicant, said rating provided in accordance with said application data for said financial card applicant;

locating offers to present to said financial card applicant, said offers located by comparing said financial card applicant rating with said selection criteria associated with each of said financial card terms provided by said plurality of financial institutions; and

presenting to said financial card applicant for review offers located for said applicant by comparing said financial card applicant rating with said selection criteria associated with each of said financial card terms provided by said plurality of financial institutions.

7. (Original) The method of claim 6 further comprising sending information regarding said applicant to a participating financial institution sponsoring said offer accepted by said applicant.
8. (Original) The method of claim 6 further comprising sending to said applicant a financial card in accordance with an offer accepted by said applicant.
9. (Currently Amended) A financial card ~~application-offer~~ system accessible via a public computer network comprising:

a public computer network site with at least one server for communicating with a financial card applicant;

at least one database for storing financial card data, said financial card data provided by a plurality of participating financial institutions and comprising selection criteria for at least one financial card offer;

at least one device at said public computer network site adapted to access

data from third party sources;

application data concerning said financial card applicant;

a rating for said financial card applicant, said rating determined in accordance with said application data concerning said financial card applicant and said data from said third party sources;

at least one financial card offer for said applicant, said financial card offer located by comparing said financial card applicant rating with said selection criteria for at least one financial card offer of said financial card data provided by said plurality of financial institutions; and

a display presenting to said applicant for review said financial card offer located for said applicant by comparing said financial card applicant rating with said selection criteria for at least one financial card offer of said financial card data provided by said plurality of financial institutions.

10. (Previously Presented) An electronic financial offering system comprising:

a first database for storing financial institution data comprising financial institution selection criteria and financial offering data for a plurality of participating financial institutions;

a second database for storing credit history data for a plurality of individuals; and

one or more servers adapted to:

(a) obtain application data from an applicant;

(b) obtain from said second database credit history data for said applicant in accordance with said application data;

- (c) process said application data and said credit history data for said applicant to locate from said first database at least one financial offering for said applicant, said at least one financial offering meeting selection criteria for at least one of said plurality of participating financial institutions; and
 - (d) present to said applicant for review at least one financial offering located for said applicant according to said application data, said credit history data, and said selection criteria for at least one of said plurality of participating financial institutions.
11. (Previously Presented) The system of claim 10 wherein said application data comprises the applicant's name, telephone number, home address, e-mail address, income, other assets and liabilities, and bank account numbers.
 12. (Previously Presented) The system of claim 10 wherein said at least one financial offering for said applicant is located in accordance with a grading system process.
 13. (Previously Presented) The system of claim 12 wherein said grading system process assigns a grade/score to the applicant using the application data and credit history data and uses the grade/score to search each participating financial institution's selection criteria to locate the appropriate financial offerings.
 14. (Previously Presented) The system of claim 13 wherein each financial institution's selection criteria are organized in a matrix associating financial offering data with a minimum grade/score combination.
 15. (Previously Presented) The system of claim 10 wherein each of said at least one financial offering is presented to the applicant in a single computer display.

16. (Previously Presented) The system of claim 10 wherein said at least one financial offering is presented in the form of a menu comprising a summary of said at least one financial offering from which the applicant may make a selection to review details of the financial offering.
17. (Previously Presented) The system of claim 10 wherein said at least one financial offering is a credit card offering.
18. (Previously Presented) A computerized method for presenting electronic financial offerings comprising:
 - obtaining financial institution data comprising financial institution selection criteria and financial offering data for participating financial institutions, wherein said financial institution selection criteria comprises financial risk ratings associated with financial offerings;
 - storing said financial institution data in a first database;
 - prompting an applicant using a computer for application data for use in assigning a financial risk rating to said applicant to locate financial offerings for said applicant;
 - obtaining from a second database credit history data for said applicant in accordance with said application data;
 - assigning a financial risk rating to said applicant in accordance with said credit history data from said second database;
 - selecting from said financial institution data for participating financial institutions financial offerings in accordance with said financial risk rating and said financial institution selection criteria for participating financial institutions; and

presenting to said applicant at said computer for review selected financial offerings.

19. (Previously Presented) The method of claim 18 wherein prompting the applicant comprises prompting the applicant for the applicant's name, telephone number, home address, e-mail address, income, other assets and liabilities, and bank account numbers.
20. (Previously Presented) The method of claim 18 wherein assigning a financial risk rating comprises assigning a rating in accordance with a grading system process.
21. (Previously Presented) The method of claim 20 wherein said grading system process assigns a grade/score to the applicant using the application data and credit history data and uses the grade/score to search each participating financial institution's selection criteria to select financial offerings.
22. (Previously Presented) The method of claim 21 wherein each financial institution's selection criteria are organized in a matrix associating financial offering data with a minimum grade/score combination.
23. (Previously Presented) The method of claim 18 wherein presenting to said applicant selected financial offerings comprises presenting each of said selected financial offerings in a single computer display.
24. (Previously Presented) The method of claim 18 wherein presenting to said applicant selected financial offerings comprises presenting selected financial offerings in the form of a menu comprising a summary of each financial offering from which the applicant may make a selection to review details of the financial offering.

25. (Previously Presented) The method of claim 6 wherein said electronic financial card is selected from the group consisting of credit cards and debit cards.